Investment Account Manager, Version 2

Quick Start Guide

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Welcome to Investment Account Manager, v2

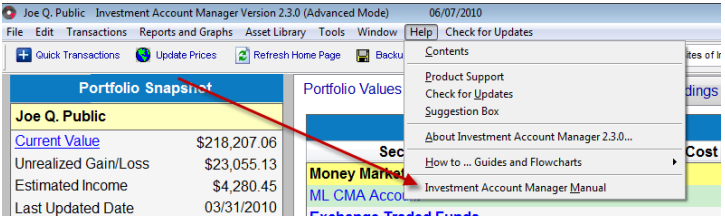
Portfolio management is like tending to a garden. Success requires knowledge, a tailored initial design, effective tools, and a devotion to reap a bountiful harvest. Similarly, Investment Account Manager is designed to be an educational, comprehensive portfolio management program designed with tools to help you reach your investment portfolio objectives.

Designed by portfolio management professionals, and used by individual investors in related forms since 1985, Investment Account Manager (IAM) will help you become a better and more informed investor. Whether you are a self-reliant investor, or rely on the advice of others to make your portfolio management decisions, IAM's many features will improve the management of your portfolios. With IAM's flexible multiple portfolio design, extensive online help, and intuitive interface, you will be using powerful portfolio management features to help answer many questions including:

- Are my portfolios constructed to meet by risk tolerance and objectives?
- What securities are held in my different accounts?
- How do my portfolios inter-relate?
- How are my portfolios performing?
- What is the allocation of my portfolio and am I properly diversified?
- Are my securities fundamentally sound?
- What are the tax consequences of my portfolios?

As you learn to use Investment Account Manager, you will also learn traditional portfolio management techniques. We encourage you to keep this documentation handy to improve the learning process.

This quick setup guide will help you to install Investment Account Manager and answer getting started questions. For a complete reference manual, please check under our Help Menu | Manual for detailed documentation.



Investment Account Manager's Features and General Discussion

In order to be useful, portfolio management software must provide answers to critical questions in an easy to use and easy to understand format. The following chapter provides a brief review of Investment Account Manager's features and a general discussion of IAM's software design.

Learning a new software program should be gratifying. A new user sets out with the goal of improving a process via a logically designed tool. This is how Investment Account Manager has been designed and used in related forms since 1985. Over that time we have included many improvements as suggested by a varied customer base. We have also developed a detailed online help system to thoroughly explain the programs many features and why they have been included in the.

- **Centralized secure portfolio management** of all your accounts on your computer.

  It is critically important to collectively manage your accounts. Having the information on your computer provides you with access to your data 24/7, regardless of the status of your internet connection.

- **Comprehensive investment tracking** features for a variety of asset types: cash, money market funds, US Governments, agencies, tax-exempt bonds, corporate bonds, preferred stocks, mutual funds, exchange traded funds, common stocks, options, investment clubs and other investments.

  Diversified portfolios hold different asset classes and different securities within each class. IAM handles many different asset types.

- **Detailed transaction accounting** for purchases, sales, dividends, interest, expenses, universal stock split/dividend, spin-off and mergers, tender/exchanges, return of capital, dividend reinvestment plans (Drips), security transfers, opening buys and sales, assignments, exercises and short sales.

  By providing accurate tracking of ordinary transactions Investment Account Manager is able to accurately reflect portfolio activity, balances and tax consequences.

- **Download your current balances and transaction activity** from your financial institution (if available).

  Some users prefer a more automatic approach to update portfolio activity. IAM includes the method to download monthly account activity from many financial institutions (those providing data downloads using the OFX - Open Financial Exchange file format). Those preferring manual data entry will appreciate IAM's quick, intuitive data entry screens.

- **More than 40 professional reports and graphs** summarizing your investments: current holdings, unrealized gains/losses, sold positions & realized gains/losses (tax filing), income received (tax filing), capital gain distributions, commissions paid, asset allocation, portfolio diversification, portfolio cash flow projections, tax basis, performance measurements, asset maturity schedule, transactions ledger, and more.

  In order for portfolio management software to be useful, it must generate reports that answer the critical questions central to effective management, both on an individual and collective portfolio basis. IAM reports are designed to be self-explanatory since users might want to share these reports with advisors, friends and family members.

- **Portfolio Setup Wizard** provides step-by-step portfolio creation.

  Users will like the ability to follow IAM's step-by-step portfolio setup wizard. This feature walks new users through the initial setup of their portfolio to reflect current balances for immediate portfolio reviews.

- **Multiple portfolio management** features to track each of your investment accounts. Collectively manage all of your investment accounts.

  Often investors have more than one account - IRA, taxable, joint, etc. – that need to be reviewed and managed collectively. Answering questions regarding overall asset allocation, diversification, security placement, etc. is essential for successful investment results.

- **Customizable reports and graphs** including by date range, by portfolio, by asset class, by sector, by size and by fundamental analysis screens.

  Investors make their decisions based on different criteria. IAM's report flexibility allows users to customize their reports.

- **Security lot assignment** using first-in first-out, last-in last-out, average cost, specific identification, or the Canadian average cost.

  Sound tax decision making is an essential part of effective portfolio management. Knowing when to offset gains with losses can dramatically increase after-tax returns. IAM includes the lot-by-lot accounting methods needed to make sound tax decisions.

- **Portfolio asset allocation analysis** including the proportional impact of mutual fund holdings.

  Since it has been shown that asset allocation accounts for most of the explanation of portfolio performance, IAM provides very detailed asset allocation analysis,

including the proportional impact of each mutual fund/ETF held within a portfolio.

- **Set portfolio target allocations** and identify any rebalancing requirements.

  In addition to knowing the current asset allocation of a portfolio, IAM also allows users to set customized asset allocation target percentages based on a portfolio risk and return profile.

- **Analyze your performance** using the time-weighted internal rate of return method and then compare your result to the market indexes.

  Investors must accurately analyze historic portfolio performance in order to understand past successes and mistakes. IAM includes the widely accepted time-weighted IRR method to help users understand how they are doing.

- **Common stock fundamental ratio analysis**.

  Using time tested fundamental ratio analysis can help investors make better decisions. Investment Account Manager offers tools for a thorough understanding of dividends, earnings, cash flow, book value, etc. to improve decision making.

- **Mutual fund and ETF analysis** including diversification, performance, turnover and more.

  Many investors prefer the diversification offered by mutual funds and exchange traded funds when building their portfolios. IAM provides detailed mutual fund and ETF analysis, including impact on asset allocation decisions.

Additional important features include:

- Price your securities via the Internet.
- Price alerts to monitor your securities.
- Easy Internet links to other popular investment web sites.
- Built-in calendar and diary to record important dates and reminders.
- Data importing / exporting to and from other popular programs
- Access to QuoteMedia fundamental stock data (with paid subscritption).
- Automatic backup and restore features.
- Batch processing of reports to allow for unattended report generation.
- Dual user modes: beginner and advanced.
- A detailed online help system for answers and hints to learn the program.

Installing Investment Account Manager

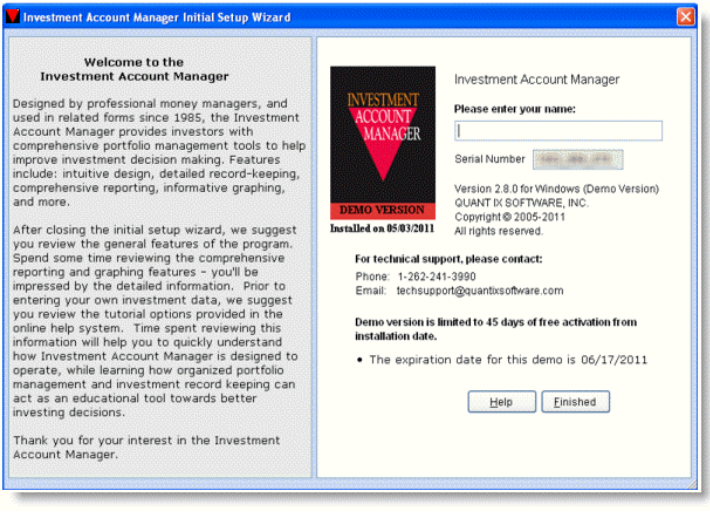
Investment Account Manager is supplied on a CD, and also via a download file found at www.investmentaccountmanager.com. The program initially installs as a free 45 day demo version, which can be converted to a full version by ordering the software.

NOTE: If provided on CD, the software will be only after receiving an activation code from QUANT IX SOFTWARE.

Investment Account Manager will operate under Windows XP or higher, and also on Apple computers capable of running Windows applications.

After the program has been downloaded, saved and initially installed to your computer, please follow these initial setup steps.

Please complete the following setup information:



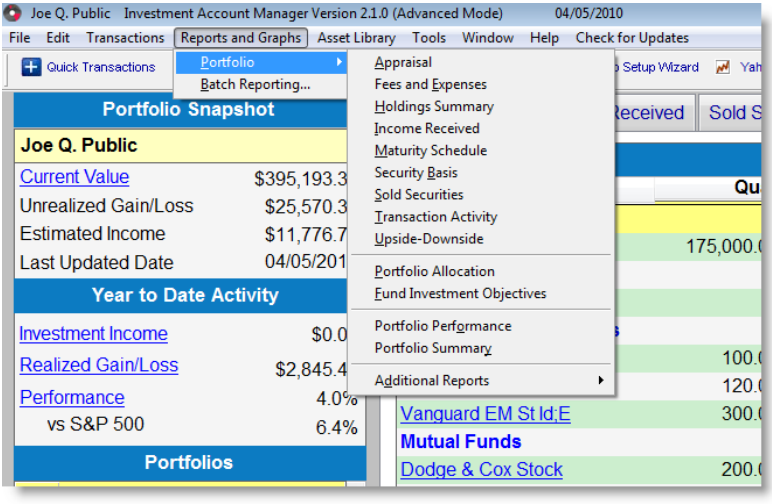
Click on the Finished button to open Investment Account Manager.

General Discussion

Prior to using the Investment Account Manager, take a few minutes to review the following information. You'll find it helpful as an overview of Investment Account Manager and how Investment Account Manager is designed to operate.

Navigation Tips

Select drop down menus by moving the mouse pointer to the desired menu and clicking name, or by simultaneously pressing the "Alt-key" and the underlined letter shown in the menu bar.



Some screens include a tab layout design. To move between tabs, simply click on the tab and the screen view will change accordingly.

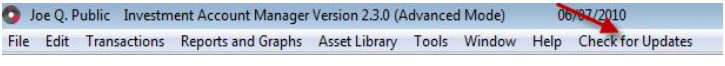
Clicking the mouse at the beginning of a data field will set the starting point for the keyboard entry. When a field has been fully completed, the cursor will advance automatically. You can also use your mouse to 'point and click' to move between fields. ***Although we highly recommend the use of a mouse to navigate*** within Investment Account Manager, the keyboard can also be used to navigate between fields. In most cases, you can use the Tab arrow keys (←,→) to move between fields, and use the **Enter** key to complete entries. When entering data, you will notice some fields are yellow-shaded, indicating they are required entries. Those data fields not yellow-shaded are optional entries.

IAM Tool Bar

Investment Account Manager includes a **tool bar** that provides quick access to several of IAM's frequently used features. This tool bar is more fully explained in Chapter Two, as part Investment Account Manager Home Page features.

Checking for IAM Program Updates

Included with your Investment Account Manager technical support is the ability to download incremental product maintenance releases. These are made available on an as needed basis to fix bugs and add improvements to the program. Use the **Check for Updates** button found in the menu bar:



One of the best ways to stay informed of maintenance releases is to sign up for our free newsletter at www.investmentaccountmanager.com. The newsletter is free and will include product announcements, special offers and useful tips and suggestions. ***Note:*** *we will not share your email and will only use your email as part of the IAM newsletter.*

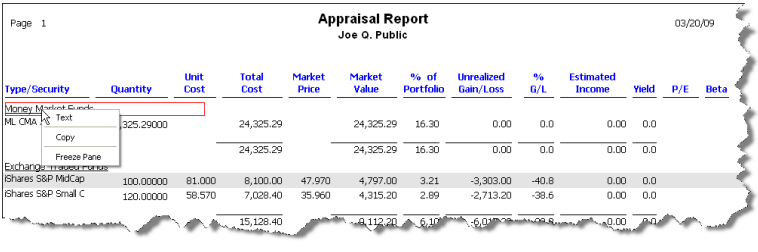
IAM Reporting Tips

Many of the Investment Account Manager reports provide the ability to **"drill-down"** on the details that make up the information found on one of the report lines. This is indicated by a change of appearance of your mouse pointer to resemble a magnifying glass:

Blue underlined text indicates hyperlinks to other information. A **left click** of your mouse will often produce an associated report, while a **right**

click will bring up another popup menu window providing quick access to popular features.

Investment Account Manager will initially show all reports in a print preview version for your review providing the report without the need for actually printing the report. While in the preview mode, you can **'lock' column headings** for the ability to scroll data. For example, select the reports and graphs menu | portfolio | appraisal report. Now select the **'report'** button. While in preview mode, move your mouse pointer over the top detail line labeled 'Money Market Funds' and right click your mouse. You'll notice a pop-up window with several choices:

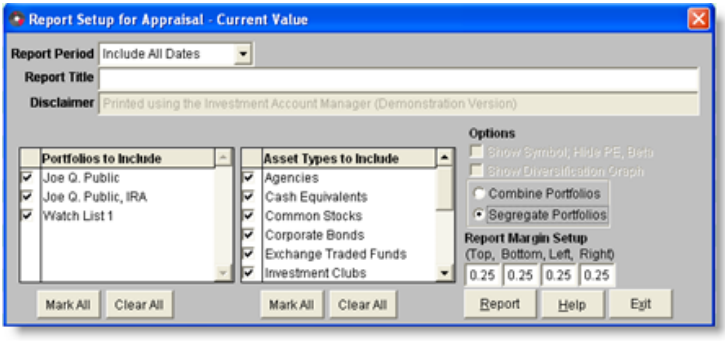


Select the choice for ***Freeze Pane***. Notice a cross hatch line appears in the preview window and you are now able to horizontally scroll the portion of the report below the selected detail line. You'll find this ideal for scrolling data below report headings. Unfreeze using the same right click method, and select ***Unfreeze Pane***.

Other General Hints:

Investment Account Manager allows you to ***manage single or multiple investment portfolios***. A portfolio is a list of the securities you hold within the account. Another way of thinking about the term portfolio is as your investment account.

As previously stated, you may have several portfolios within Investment Account Manager - a taxable account, a retirement account, a joint account, a watch list, etc. - with each portfolio including one or more of these asset types: cash accounts, stocks, mutual funds, bonds, etc. Transactions for the portfolio (purchases, sales, reinvestments, income, etc.) are tracked and maintained separately for each portfolio providing segregated accounting. At any time, a portfolio's investment transactions can be reviewed to inform you of current market values, asset positions, useful tax information, etc. Additionally, instantaneous collective reporting is available while generating IAM reports on the report setup menu.



Portfolio Databases versus the Asset Library

As you create and add transactions to portfolios, Investment Account Manager automatically populates an ***Asset Library database***. This asset library is the central database utilized by the program to store shared asset-descriptive information - name, security symbol, asset type, sector, current market price, dividend rate per share, etc. In other words, if multiple portfolios hold the same security, Investment Account Manager's Asset Library shares the asset descriptive data as needed.

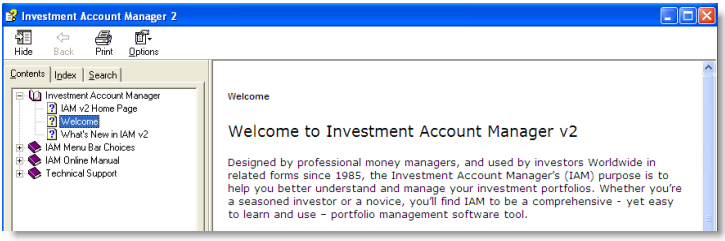
Help System

Using the Online Help System

The Investment Account Manager online help system is designed to be a useful reference tool, offering detailed explanations, definitions, "how-to's", and flow charts to help you get answers to your questions. We suggest you take a few minutes now to review the operation of the help system. If you are unable to find the answer to your question in this help system, please visit our web site to review up-to-date FAQs (frequently asked questions), review PowerPoint presentations, or to contact us.

Help Window Defined

The top line online help system found under the tools menu | contents and is shown in a unique window frame, with its own menu bar, choices and other icon buttons. You'll notice the help window is displayed in two panes: the left view pane acts as a navigational tool for locating specific help topics; the right view pane displays the help topic text.

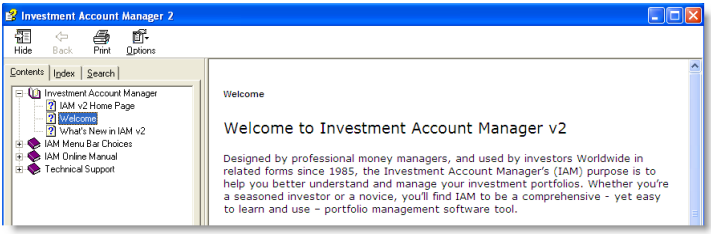


The **Hide option** allows you to disable the left hand navigational pane for the Investment Account Manager Help system. Most users will prefer to show this left navigational pane. The **Back option** allows you to move quickly back to the last previous help topic reviewed. The **Print option** allows you to print the single help topic you are currently reviewing, or all available help topics within that help topic 'book'. The **Options drop down menu** summarizes the first three options just discussed, plus a few other choices that are not utilized by Investment Account Manager.

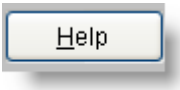
The **contents tab** organizes the help system by 'books' represented with this icon. With your mouse positioned over a book, use a left double-click to open the book listing the help topics associated with this book. Once a book is open, topics appear as To close the book, point and left double-click on the open book icon.

The **index tab** lists all available help topics in Investment Account Manager, organized in alphabetic order. Use a left-click on this icon to open the list, followed by pointing to and left-double clicking a topic of

interest. The selected help topic will then be displayed in the right view pane.



The **search tab** enables users to create a specific help list, and then do a deep search for that word or phrase throughout the Help System. Once you've created this help list, you can reference it as often as necessary to answer questions you have on using Investment Account Manager. Additionally, most screens and windows within IAM provide specific help for that screen (context sensitive help), by selecting the Help Button found on the screen.



Getting Started

We advise new users to refer to the detailed manual found under the Help Menu. Specifically, Chapter 5, the IAM Tutorials.

The following Chapters can be found in the detailed manual:

Software License Agreement

Registration Form

Welcome to Investment Account Manager, v2

Chapter 1 - General Discussion

Chapter 2 – Home Page and Menu Listings

Chapter 3 - Sample Reports

Chapter 4 - Effective Portfolio Management

Chapter 5 - Investment Account Manager Tutorials

Chapter 6 – Importing from Financial Institutions

Chapter 7- Importing Quicken® Data

Chapter 8 – Importing MS Money®

Chapter 9 - Importing Captools Data

R1 -File Menu Features and Functions

R2 - Edit Menu and Functions

R3 - Transactions Menu and Functions

R4 - Reports & Graphs Menu Choices

R5 - Asset Library Menu

R6 - Tools Menu

R7 - Help Menu

Appendices

Technical Support

The best place to start to find answers to your questions is to use Investment Account Manager's detailed help system. Select the Help Menu | Contents to display the system help.

Product support, including maintenance releases, is available from QUANT IX SOFTWARE, Inc. We urge customers to keep their support current, as it has been our policy to regularly improve the program through maintenance releases.

To find answers to your questions:

- Select the Index tab, and then begin typing a word or a phrase related to your question. You can also review the contents tab which provides help in an online book form.

- Next try our website site: www.investmentaccountmanager.com. Many resources are provided to help you better understand the program and to answer questions you may have.

- If you have a technical question that you can't answer with the provided tools, please contact our Technical Support department. ***You must be a registered user to receive product support with an active technical support agreement. Register online or by completing the registration form and returning to QUANT IX SOFTWARE. Product support renewals for Investment Account Manager can be ordered by calling toll free: 800-247-6354.***

Standard Support includes:

- Email: ask questions and receive detailed answers from Technical Support by addressing your email message to: techsupport@quantixsoftware.com

- Fax: ask questions and receive detailed answers from Technical Support by sending a fax message to: 262-241-4797.

- Telephone: you can reach QUANT IX SOFTWARE Technical Support by phone Monday through Friday at: 262-241-3990. Please call us Mondays – Fridays, 8 am to 4 pm CST.

- Fax: ask questions and receive detailed answers from Technical Support by sending a fax message to: 262-241-4797.